

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
WHITE PLAINS DIVISION

-----X  
In re:

Chapter:13

Case No.: 23-22577-CGM

Judge: Hon. Cecelia G. Morris

POST JUDGEMENT MOTION

TO ACCOUNT & RE-OPEN

JUDGEMENT BASED ON

FRAUD & AFFIDAVITIS OF

REV. ALICIA HINSON

CARPENTER, JAMES

CARPENTER & FRANK RAHO

& RECEIPT OF FILING

Index No. 11939/09

FILED  
U.S. BANKRUPTCY COURT  
2023 NOV -6 A 11:16  
S.D. OF N.Y.

Alicia Hinson Carpenter,

Debtor,  
-----X

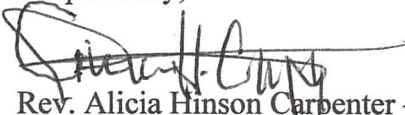
To: Honorable Cecelia G. Morris

Pursuant to the matters and issues discussed in my Chapter 13 Bankruptcy hearing of October 25, 2023, I have filed with the Supreme Court of Westchester a Post Judgement Motion To Account & Re-Open Judgement Based on Fraud. Index No. 11939/09. I am also including copy of Receipt of Filing #1699416, at the Office of the Westchester County Clerk Legal Division.

Any questions please feel free to contact me at 914.965.6681, e-mail- [gospelcafe@aol.com](mailto:gospelcafe@aol.com).

Thank you for your time and patience.

Respectfully,



Rev. Alicia Hinson Carpenter – 233 Woodworth Avenue – Yonkers, NY 10701



FILED  
U.S. BANKRUPTCY COURT  
2023 NOV - 6 A 11:16  
S.D. OF N.Y.

DATE: 11/03/2023

TIME: 15:49:35

Office of the Westchester County Clerk  
Legal Division  
(914)995-3070

Receipt # 1699416

Trans # 1725869

Batch: JECA

NYSCEF MOTION

45.00

SUB TOTAL

45.00

TAX

.00

CASH

45.00

AMT TENDERED

45.00

TOTAL

45.00

CHANGE

.00

Thank You!

Visit [www.WestchesterClerk.com](http://www.WestchesterClerk.com)  
for more information

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF WESTCHESTER

Hon.

-----X  
WELLS FARGO BANK NA,

Plaintiff,

11939/09  
Index No. 11930/2009

-against-

ALICE HINSON ET AL

POST JUDGMENT  
MOTION TO ACCOUNT  
& RE-OPEN JUDGMENT  
BASED ON FRAUD &  
AFFIDAVITS OF REV. ALICIA  
HINSON CARPENTER, JAMES  
CARPENTER & FRANK RAHO

Defendants.  
-----X

SIR:

PLEASE TAKE NOTICE, that upon the annexed affidavit of Rev. Alicia Hinson  
Carpenter, dated November 3, 2023; the affidavit of James Carpenter dated November 3, 2023;  
the attached exhibits thereto and upon all the pleadings and proceedings heretofore had herein,  
the undersigned will move this Court held in and for the County of Westchester at the  
Courthouse located at 111 Dr. Martin Luther King, Jr. Blvd., White Plains, NY on the 9th day of  
December, 2023 at 9:30 in the forenoon of that day, or as soon thereafter as counsel can be  
heard, for: 1) *a full accounting of the amount alleged due by the defendant mortgagor; fees and  
taxes allegedly paid by the plaintiff or its assigns;*  
2) *Vacated the judgment based on the reverse mortgage to a 96 year old unrepresented  
individual who was declining mental capacity at the time etc. NEWLY DISCOVERED  
EVIDENCE* and for such other and further relief as this court may deem just and appropriate.

RECEIVED

NOV - 3 2023

TIMOTHY C. IDONI  
COUNTY CLERK  
COUNTY OF WESTCHESTER

FILED  
U.S. BANKRUPTCY COURT  
23 NOV - 6 P 12:54  
S.D. OF N.Y.





**PLEASE TAKE FURTHER NOTICE**, that pursuant to CPLR 2214(b) answering affidavits, if any, must be served at least seven (7) days before the return date of this Motion if served personally and at least thirteen (13) days if served by mail.

Yours,

Rev. Alicia Hinson Carpenter  
233 Woodworth Avenue  
Yonkers, NY 10701  
Tel.: 914.9656681  
Email-gospelcafe@aol.com

Cc:

PHH Mortgage  
P. O. Box 24606  
West Palm Beach, FL 33416

**SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF WESTCHESTER**

**Hon.**

-----X  
**WELLS FARGO BANK NA,**

**Plaintiff,**

**Index No. 11930/2009**

**-against-**

**AFFIDAVIT OF REVEREND  
ALICIA HINSON CARPENTER**

**ALICE HINSON ET AL**

**Defendants.**  
-----X

COMES NOW Reverend Alicia Hinson Carpenter, being first duly sworn upon oath, <sup>deposes</sup> and states as follows:

That your Affiant is over the age of 18 and is competent to testify on the matters contained herein, which is based on personal knowledge.

Out of courtesy to the court, I have been advised to keep this short. Please forgive the length of this correspondence, unfortunately this matter covers a long period of time.

**FACTS**

1. That your Affiant is the loving daughter of the late Alice Mae Hinson.
2. That your Affiant for the better part of nine years, has been trying to get to the bottom of this reported, so called Reverse Mortgage Agreement that apparently originated with Wells Fargo Bank and your Affiant's mother Alice Hinson.
3. That for approximately the last four years, your Affiant has been in and out of Bankruptcy Court with the sole purpose of trying to save my home.
4. Your Affiant for over two years has been trying to resolve the reported Reverse Mortgage Agreement.
5. That your Affiant for more than two years has continued to get inconsistent, irregular, quite frankly bazaar buyout numbers from either Champion Mortgage, Attorney John DiCaro, of originally Shapiro DiCaro & Barak, LLC, (which later became LOGS, LLC and still attorney DiCaro) and now PHH Mortgage. For the purposes of trying to keep this short, I will not

**RECEIVED**  
NOV - 3 2023  
TIMOTHY C. IDONI  
COUNTY CLERK  
COUNTY OF WESTCHESTER



touch on my almost two year experience Nationstar Mortgage and Mr. Cooper Mortgage.

6. That for example Exhibit A is a monthly statement from Champion Mortgage dated 11/2/2021 with a loan balance of \$363,361.27.
7. That in October of 2021, after being discharged from bankruptcy, your Affiant and family, spent the next six months requesting a buyout number from attorney DiCaro of, at that time Shapiro DiCaro and Barak, LLC, now LOGS, LLC, attorney DiCaro finally provided a buyout in the amount of \$457,669.44 on May 20, 2022. see Exhibit B.
8. That your Affiant being bewildered by the approximate \$95K difference from the Champion statement, (Exhibit A) began to inquire.
9. That your Affiant asked Attorney DiCaro to explain this \$95K difference, by which Attorney DiCaro responded and I quote "Champion Mortgage had been miscalculating....". There were more extremely questionable comments made by Attorney DiCaro, but I will not go into at this time.
10. That your Affiant found the many statements of Attorney DiCaro suspicious and later found out from representatives of famed Civil Rights Attorney Ben Crump's Law Firm, that it is Champion Mortgage that has been and still under investigation for fraudulent practices. Ironically I feel, that it is Attorney DiCaro's numbers which should be investigated for miscalculations.
11. When asked to see a detailed, itemized accounting of the \$457,669.44, Attorney DiCaro to this date has yet to reply.
12. Approximately a couple of months later PHH Mortgage became the new servicer of the loan and representatives of PHH Mortgage were sticking to the \$457,669.
13. That Exhibit C is one of the examples of PHH acknowledging your Affiant's request for a detailed itemization of the \$457,669.
14. That for over a year now, PHH has been sticking to this \$457K number, while your Affiant's family is ready to pay off the loan see Exhibit D, and the affidavit attached.





15. Meanwhile, your Affiant is having to go in and out of Bankruptcy Court to stop foreclosure auctions of my home.
16. Finally your Affiant received in August 2023 an adjusted payout amount of \$425,507.32. see Exhibit E.
17. That representatives of PHH would like your Affiant to believe that they have negotiated in good Faith by offering this token \$425,507.32 number, when almost two years ago, my family and I were trying to close this loan and pay off the approximate \$365K (see Exhibit A again).
18. Sadly, this is just the latest saga. I don't want to bog down the court's time by attempting to explain the inconsistencies of Nationstar Mortgage four years ago, when the amount was approximately \$269K. No one from PHH wants to touch that one, much less their own accounting. That Attorney DiCaro any many others involved on this loan have continually said 'they don't want the home', however they continue to extract every dollar they can from it. Not to mention the interest rates that have now skyrocketed compared to three or four years ago.
19. This is all from a reported loan that started at approximately \$130K at which Wells Fargo Bank has still yet to provide documented proof of any Reverse Mortgage Counselor that would have come into my home and sat down with my, at that time, 95 year old mother without me or my family present.
20. Your Affiant's mother was approximately 95 years old and suffering from declining mental capacity at the time and would be in no condition to be entering into any loan.
21. Even more concerning that a few years ago, our attorney at that time located documents of a Living Trust that was filed in Westchester County Court in 1993. Some thirteen years before the reported loan of 2006.
22. That your Affiant strongly and wholeheartedly believes, that at the very least there was some degree of fraud involved here.
23. That just because the mortgage has changed hands three or four times, it is still fraud.

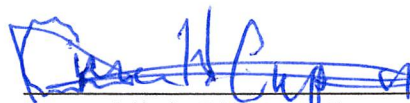




24. That your Affiant will be 75 this December and is trying to stay in the home that has been in my family for over 60 years.
25. That five generations have lived in this home, God willing five more generations with more to come will undoubtedly enjoy.

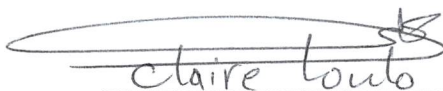
WHEREFORE: I ask and pray that the court grant this motion. Furthermore your Affiant sayeth not.

Dated this 3<sup>rd</sup> day of November , 2023.



Rev. Alicia Hinson Carpenter  
233 Woodworth Avenue  
Yonkers, NY 10701

Subscribed and affirmed to before me this  
3<sup>rd</sup> day of November, 2023



Notary Public,  
My Commission Commences:

**CLAIRE LOULO**  
Commissioner Of Deeds  
In and for the City of Yonkers  
Commission Expires  
09/30/2024





**LOGS Legal Group LLP**  
Attorneys at Law

175 Mile Crossing Boulevard  
Rochester, New York 14624  
Tel: (585) 247-9000 • Fax: (585) 247-7380

**Partners**

Gerald M. Shapiro (licensed in FL, IL)  
David S. Kreisman (licensed in IL)

**Regional Partner**

John A. DiCaro (licensed in NY)

**Managing Partner**

Shari S. Barak (licensed in NY)

EXA

May 20, 2022

Jim Carpenter  
233 Woodworth Avenue  
Yonkers, NY 10701

gospelcafe@aol.com

RE: Loan#: 0000266911  
Mortgagor: Alice Hinson  
Property Address: 233 Woodworth Avenue, Yonkers, NY 10701  
Our File No.: 12-015482

Dear Mr. Carpenter:

We are in receipt of your request for information pertaining to the sums necessary to pay off the above referenced mortgage account. The amount listed below must be tendered to this office by May 31, 2022 to satisfy the loan in full.

**\$457,669.44 made payable to PHH Mortgage Corporation (Including Attorney Fees and Costs) in the form of an official bank check, certified check or bank attorney closing account check.**

The following is a breakdown of the amount due:

Amount Due Per Judgment	\$263,215.78
Interest Due	
Contract Rate 3.050% 05/12/17 to 05/22/17	2,243.46
Legal Rate 9.000% 08/23/17 to 04/29/22	110,983.31
Legal Rate 2.000% 04/30/22 to 05/31/22	447.11
Attorney's Fees Per Judgment	1,300.00
Costs Per Judgment	2,803.44
Post Judgment Advances (Escrow, Property Inspections, Appraisals)	74,990.34
Advertising Expenses	1,353.00
Tax Search	333.00
Total	<u>\$457,669.44</u>

Funds received after the above date will not be accepted. If you cannot tender the full amount due by this date, please contact our office when you are in a position to either pay off the loan or bring the account current and advise us of the date when you expect to be able to tender funds. We will then provide updated figures good through that date.

www.LOGS.com

Practicing in Indiana and Texas as Law Office of Gerald M. Shapiro, LLP







RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
PO Box 818061  
5801 Postal Road  
Cleveland, OH 44181



## REVERSE MORTGAGE MONTHLY STATEMENT

STATEMENT PRINT DATE:

11/2/21

FOR THE MONTH ENDING:

10/31/21

LOAN NUMBER:

0002102859

**TOTAL BALANCE  
OWED:**  
**\$0.00**

*E.Y.B*

PAYMENT PLAN:

**Line of Credit**

PROPERTY ADDRESS:

233 WOODWORTH AVE  
YONKERS, NY 10701

LOAN STATUS:

**FORECLOSURE: DEATH**

LOAN TYPE:

**HECM**



3956 1 MB 0.485 T14 P1 AUTO 983948.7-NNNNNN-30688901

ESTATE OF ALICE HINSON  
233 WOODWORTH AVENUE  
YONKERS, NY 10701

### QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 855-683-3095

Monday through Thursday from 7 a.m. to 7 p.m. (CT),

Friday from 7 a.m. to 5 p.m. (CT)

[www.championmortgage.com](http://www.championmortgage.com)

Mailing Address:

P.O. Box 619093

Dallas, TX

75261-9093

### ACCOUNT OVERVIEW

	Prior Month Interest Rate	Current Month Interest Rate	MIP
Daily	00.00430%	00.00433%	00.00137%
Monthly	00.13083%	00.13167%	00.04167%
Annual	01.57000%	01.58000%	00.50000%

### THIS IS NOT A BILL

### MESSAGE CENTER

Visit [www.championmortgage.com](http://www.championmortgage.com) for assistance in reading your monthly mortgage statement, please click on the tab under FAQ'S and click on the "+" sign next to "How do I read and understand my monthly statement?"

Have you entered into a Real Estate Tax Deferral Program? If so, you are required to notify Champion Mortgage of this election.

Below is a breakdown of the total balance owed.

• Tax and Insurance Balance	\$0.00	Special Assessment Balance	\$0.00
• Homeowners Association Balance	\$0.00	<b>Total Balance Owed</b>	<b>\$0.00</b>
• Ground Rents Balance	\$0.00		

IF YOUR TAXES AND INSURANCE ARE CURRENTLY BEING PAID BY THE PROCEEDS OF THIS MORTGAGE, AND THE PROCEEDS OF THIS MORTGAGE CANNOT PAY THE TAXES AND INSURANCE, YOU MUST PAY THESE OBLIGATIONS OR YOUR HOME MAY BE LOST TO FORECLOSURE. PLEASE NOTE THAT AS TAX AND INSURANCE AMOUNTS CAN VARY, YOU SHOULD CONTINUE TO REVIEW THIS NOTICE FOR CHANGES TO THE BALANCE SUMMARY TO ENSURE ENOUGH FUNDS ARE REMAINING TO PAY THESE OBLIGATIONS.

### BALANCE SUMMARY as of 10/31/21

<b>Current Month Principal Limit</b>	<b>\$491,924.20</b>	<b>Prior Month Available Line of Credit</b>	<b>\$133,768.18</b>
-Current Loan Balance	\$357,955.27	Repair Set Aside	\$0.00
-Servicing Fee Set Aside	\$0.00	Tax and Insurance Set Aside	\$0.00
-Repairs Set Aside	\$15,000.00	First Year Property Charge Set Aside	\$0.00
-Tax and Insurance Set Aside	\$0.00	<b>Available Line of Credit</b>	<b>\$133,968.93</b>
-First Year Property Charge Set Aside	\$0.00		
<b>Net Principal Limit</b>	<b>\$133,968.93</b>		
Current Loan Balance	\$357,955.27		
+Corporate Advances	\$5,406.00		
<b>Total Loan Balance with Advances</b>	<b>\$363,361.27</b>		

### INTEREST RATE CHANGE NOTICE

On 12/1/21, the interest rate on your adjustable rate reverse mortgage (ARM) will increase from 01.58000% to 01.64000%.

Your interest rate may increase or decrease based upon changes in the Weekly Average Yield on United States Treasury Securities Adjusted to a Constant Maturity of One Year ("Treasury Securities Index"). Your 11/1/21 interest rate was based on an index value of 00.08000%. To determine your new interest rate going into effect on 12/1/21, we have added the current index value of 00.14000% as of 11/1/21, as made available by the Federal Reserve Board, to the agreed upon margin of 01.50000% for a total new interest rate of 01.64000%. This new rate has not been rounded to the nearest 1/8th percent. The initial interest rate on your mortgage was 06.53000%, which may not be increased beyond 16.53000% during the life of the mortgage.

**PHH**

**MORTGAGE**

Ex. C

PO Box 24606, West Palm Beach, FL 33416

August 8, 2022

Estate of Alice Hinson  
233 Woodworth Avenue  
Yonkers, NY 10701

Re:    Loan Number:    1005404  
      Reference Number: 266911  
      Mortgagor:        Estate of Alice Hinson  
      Property:         233 Woodworth Avenue  
                             Yonkers, NY 10701

Dear Sir/Madam,

PHH Mortgage Services, (PHH) received your correspondence on July 28, 2022, and provided it to me for research and response.

We are in receipt of your request for information pertaining to the post Judgement payoff provided by the prior servicer. The payoff we provided was \$457,669.44 as of 05/31/2022. PHH does not have any record of the statement provided by the prior servicer for July 2021. We have conducted a search for the requested information through our proprietary system. Unfortunately, the information you requested is not available.

Should you have questions, you may contact Willie Love or another default representative on his team at 866-799-7724 during their regular business hours of 8:00 a.m. to 8:00 p.m. Eastern Standard Time Monday through Friday.

Sincerely,

Compliance Resolution Analyst  
PHH Mortgage Services

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.





EXD

U.S. Bankruptcy Court  
Southern District of New York (White Plains)  
Bankruptcy Petition #23-22208-cgm

Affidavit of  
Frank Raho

COMES NOW Frank Raho, being first duly sworn upon oath, deposes and states as follows:

That your Affiant is over the age of 18 and competent to testify on the matters contained herein, which is based upon personal knowledge.

**FACTS**

1. That I am a close, personal friend to both Rev. Alicia Hinson Carpenter and her son, James Carpenter. I've known them and the family for over thirty (30) years.
2. That sometime in the spring of 2021, after conversations with Rev. Carpenter and her son James Carpenter, I agreed to financially assist with a mortgage issue that they were dealing with.
3. I agreed to put forth the approximate \$360K-\$380K dollar amount in cash or certified check.
4. That the Carpenter family and I agreed to go forward with my financial assistance of approximately \$380K, but they needed to confirm the exact buyout number, as well the family wanted to determine the validity of any mortgage agreement that their mother/grandmother entered.
5. That the Carpenter family concern about the validity of the mortgage agreement was based upon the fact that the mother/grandmother, Alice Hinson was in her mid 90's and suffering dementia, which I do recall Mrs. Hinson's health problems.
6. That months had passed and it was sometime in October of 2021, when the Carpenter family contacted me.
7. That the son, James stated in October of 2021 that the family was coming out of bankruptcy and was preparing to move forward and was confirming the need of my assistance.
8. The Carpenter family also stated around the latter part of October 2021 –early November 2021, that the buyout number would be somewhere under \$390K, which was fine for me to work with, but getting close to my limit as I needed to look out for my own finances.

9. That a couple of months had passed and I was notified by the family sometime in late January 2022 that the family was waiting on documents confirming the legitimacy of the loan and still believing that the matters would be resolved shortly.
10. That sometime in May 2022 the son James had notified and updated me that they were still waiting on the documents from the mortgage company. It was at that time I began to sense that James as well as the family was getting frustrated and growing impatient.
11. That sometime in early July of 2022 the Carpenter family contacted me and was trying to obtain a financial statement from me, to confirm to the attorney representing the mortgage company that the funds were available, which I provided to the family.
12. That on or about July 11, 2022 I received a call from an attorney by the name of DiCaro. He asked if I was who I said I was and confirming that the bank statement in front of him was indeed correct and that the funds were available.
13. That I ended the phone call believing that I would hear something back shortly from attorney DiCaro or someone to confirm and move forward with the process.
14. That I never heard back from attorney DiCaro or any representatives from his law firm or the mortgage company then and still till this date have yet to hear from them.
15. That I am still in position and willing to financially assist the Carpenter family.

I am available if there are any questions or concerns.

Further Affiant Saith Not

Dated this 22 day of May, 2023



Frank Raho

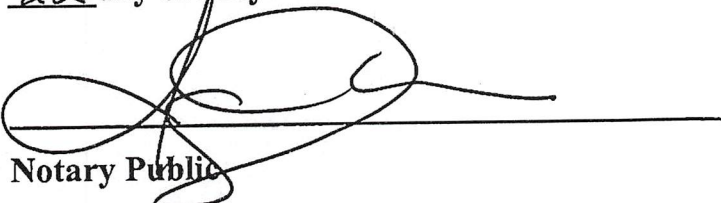
283 Saw Mill River Road

Yonkers, NY 10710

914.906.1581

Subscribed and affirmed to before me this

22 day of May 2023



Notary Public

My Commission Commences

JACQUELINE MOORE  
Notary Public, State of New York  
No. 01MO5003009  
Qualified in Westchester County  
Expires October 12, 2025





JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218-2051

June 01, 2022 through June 30, 2022

Account Number: [REDACTED]



00028120 DRE 802 141 18722 NNNNNNNNNN T 1 000000000 D2 0000

8 THERESA LANE LLC  
285 SAW MILL RIVER RD  
YONKERS NY 10701-5712

## CUSTOMER SERVICE INFORMATION

Web site: [www.Chase.com](http://www.Chase.com)  
Service Center: 1-877-425-8100  
Deaf and Hard of Hearing: 1-800-242-7383  
Para Espanol: 1-888-622-4273  
International Calls: 1-713-262-1679

## CHECKING SUMMARY

Chase Platinum Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$507,235.70
Deposits and Additions	1	100.00
Electronic Withdrawals	1	-2,766.04
Fees	1	-100.00
Ending Balance	3	\$504,469.66

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- \$25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

## DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
06/08	Service Fee Reversal	\$100.00
Total Deposits and Additions		\$100.00

## ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
06/08	Orig CO Name: Newrez-Shellpoint Orig ID: 6371542226 Desc Date: 220607 CO Entry Desc: ACH Pmt Sec: PPD Trace#: 091000015117970 Eed: 220608 Ind ID: Ind Name: 8 Theresa Lane LLC Tr: 1595117970Tc	\$2,766.04
Total Electronic Withdrawals		\$2,766.04

## FEES

DATE	DESCRIPTION	AMOUNT
06/03	Service Charges For The Month of May	\$100.00
Total Fees		\$100.00



EXE

**DEBT AND VALUE REPRESENTATION**

5. TOTAL PRE-PETITION AND POST-PETITION INDEBTEDNESS OF DEBTOR  
TO MOVANT as of AUGUST 10, 2023: \$425,507.32

(Note: this amount may not be relied on as a "payoff" quotation.)

6. MOVANT'S ESTIMATED MARKET VALUE OF THE REAL PROPERTY OR  
COOPERATIVE APARTMENT: \$500,000.00

7. SOURCE OF ESTIMATED VALUATION: Broker Price Opinion/Appraisal.

**STATUS OF THE DEBT GOOD THROUGH  
AUGUST 1, 2023**

**\*totals are estimated as POC has not yet been filed\***

8. TOTAL PRE-PETITION INDEBTEDNESS OF DEBTOR TO MOVANT GOOD  
THROUGH AUGUST 1, 2023: \$424,774.24 (Total Debt)

A. AMOUNT OF PRINCIPAL:	<u>\$288,546.20</u>
B. AMOUNT OF INTEREST:	<u>\$112,420.91</u>
C. AMOUNT OF ESCROW (taxes and insurance):	<u>N/A</u>
D. AMOUNT OF FORCE PLACED INSURANCE EXPENDED BY MOVANT:	<u>N/A</u>
E. AMOUNT OF ATTORNEYS' FEES BILLED TO DEBTOR PRE-PETITION:	<u>N/A</u>
F. AMOUNT OF PRE-PETITION LATE FEES, IF ANY, BILLED TO DEBTOR	<u>N/A</u>

9. INTEREST RATE: 6.76000% (If interest rate is (or was) adjustable, please list the  
rate(s) and date(s) the rate(s) was/were in effect on a separate sheet and attached the  
sheet as an exhibit to this form; please list the exhibit number here: **INTEREST  
RATE GOOD THROUGH 8/1/2023**

10. PLEASE EXPLAIN ANY ADDITIONAL PRE-PETITION FEES, CHARGES OR  
AMOUNTS CHARGED TO DEBTOR'S ACCOUNT AND NOT LISTED ABOVE:  
MIP: \$2,768.39; SERVICING FEES: \$5,770.60; CORPORATE ADVANCES:  
\$15,186.69; INTRA MONTH PER DIEM TOTAL: \$81.45

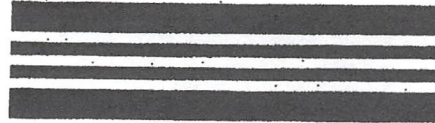
(If additional space is needed, please list the amount on a separate sheet and attach the  
sheet as an exhibit to this form; please list the exhibit number here: N/A.)







J01793029



AGR3

EXIF

WESTCHESTER COUNTY RECORDING AND ENDORSEMENT PAGE  
(THIS PAGE FORMS PART OF THE INSTRUMENT)

THE FOLLOWING INSTRUMENT WAS ENDORSED FOR THE RECORD AS FOLLOWS:

TYPE OF INSTRUMENT AGR-AGREEMENT PAGE 3 TOTAL PAGES 4  
(SEE CODES FOR DEFINITIONS)

STAT'Y CHARGE	5.25
REC'ING CHARGE	9.00
RECMGT FUND	4.75
EA 5217	
TP-584	0.00
CROSS-REF.	0.00
MISC.	0.00

TOTAL
19.00

MORTG. DATE	
MORTG. AMT	
EXEMPT	YES NO

REC'D TAX ON ABOVE MTGE:	
BASIC	\$
ADDITIONAL	\$

SUBTOTAL	\$
SPECIAL	\$
TOTAL	\$

LIBER:	175
PAGE :	115

THE PROPERTY IS SITUATED  
IN WESTCHESTER COUNTY,  
NEW YORK IN THE:  
TWN OF MISCELLANEOUS\$ \_\_\_\_\_  
CONSIDERATION

SERIAL NO. \_\_\_\_\_

DWELLING 1-6 OVERRECEIVED:  
TAX AMOUNT \$ \_\_\_\_\_  
TRANSFER TAX# \_\_\_\_\_\_ DUAL TOWN  
\_ DUAL COUNTY/STATE\_ HELD  
\_ NOT HELD

TITLE COMPANY NUMBER: \_\_\_\_\_

EXAMINED BY AMCSTERMINAL CTRL# 93029J017

DATE RETURNED \_\_\_\_\_

I HEREBY CERTIFY THAT THE ABOVE  
INFORMATION FEES AND TAXES ARE  
CORRECT  
WITNESS MY HAND AND OFFICIAL SEALANDREW J. SPANO  
WESTCHESTER COUNTY CLERK0000690000 01/29/93MISC.  
12\*23

19.00

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HINSON & DIXON TRUST

TRUST REGISTRATION

IN THE COUNTY OF WESTCHESTER, STATE OF NEW YORK

Prepared by: James J. Carpenter  
Consulting  
1006 62nd Avenue S.  
Fargo, ND 58104

Names and addresses of Co-Trustees:

Sylvester R. Hinson, 233 Woodworth Ave., Yonkers, NY 10701  
Alice Hinson, 233 Woodworth Ave., Yonkers, NY 10701\*  
Alicia H. Carpenter, 233 Woodworth Ave., Yonkers, NY 10701

The records of the Trust are kept at the principal place of administration which is: 233 Woodworth Ave., Yonkers, NY 10701.

This trust has not been registered elsewhere.

This trust is an intervivos trust established by Alice Hinson as Trustor with aforesaid as Co-Trustees and with the Co-Trustees as beneficiaries. The trust property is real estate recorded at this county courthouse and all personalty.

Its terms and time of performance are the Trustor conveys and assigns to the Co-Trustees his separate property and the parties to the trust agree that the property transferred, together with any other property which the Trustor may hereafter add or cause to be made payable to the Trust, and the investments and reinvestments thereof shall be managed, controlled and disposed of for the uses and purposes and upon the terms and conditions as provided in the trust agreement.

THE UNDERSIGNED hereby acknowledges the existence of the foregoing described Trust and submits personally to the jurisdiction of the Court in any proceeding relating to the Trust that may be initiated by any interested person while the Trust remains registered providing notice is given as provided by law.

Date of registration:

Jan. 29, 1993

Alice Hinson  
Alice Hinson, ~~Co-Trustee~~  
TRUSTOR ONE



STATE OF NEW YORK )

) ss.

COUNTY OF WESTCHESTER )

On this 29th day of January, 1993, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Alice Hinson, known to me to be the person described in and who executed the foregoing instrument, and acknowledged to me executed same.

*Elaine A David*

ELAINE A. DAVID  
Notary Public, State of New York  
No. 01DA4954858  
Qualified in Westchester County  
Term Expires April 9, 1994  
Notary Public  
My Commission Expires:

Mrs. Alicia H. Carpenter  
233 Woodworth Ave.  
Yonkers, N.Y. 10701